

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Karina Lee Matos
Debtor

Case No. 19-00344-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AGarner
Form ID: 309I

Page 1 of 2
Total Noticed: 23

Date Rcvd: Jan 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2019.

db
5155156 Karina Lee Matos, PO Box 402, Effort, PA 18330-0402
5155156 AARON'S INC, 674 PA-196 #15, TOBYHANNA, PA 18466
5155159 +BIRCHES WEST POA, C/O WILKINS PROPERTY MGT, 7164 ROUTE 209, STROUDSBURG, PA 18360-7108
5155166 +KML LAW GROUP, STE 5000-BNY INDEPEN CTR, 701 MARKET STREET, PHILADELPHIA, PA 19106-1538
5155168 +LENDMARK FINANCIAL, 4645 VILLAGE SQUARE DR, SUITE H, PADUCAH, KY 42001-7448
5155169 +MACYS RECOVERY, 9111 DUKE BLVD, MASON, OH 45040-8999
5155170 +MERCANTILE ADJUSTMENT BUREAU, 165 LAWRENCE BELL DRIVE, SUITE 100,
WILLIAMSVILLE, NY 14221-7900
5155172 +TED'S USED CARS, 1723 WEST MAIN STREET, STROUDSBURG, PA 18360-1072
5155175 +WELLS FARGO BANK NA OVERDRAFT, RECOVERY PROCESS, PO BOX 45038,
JACKSONVILLE, FL 32232-5038

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: VRubino@newmanwilliams.com Jan 29 2019 19:12:31 Vincent Rubino,
Newman Williams Mishkin Corveleyn et al, 712 Monroe Street, PO Box 511,
Stroudsburg, PA 18360-0511
tr +E-mail/Text: dehartstaff@pamd13trustee.com Jan 29 2019 19:13:09
Charles J DeHart, III (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036-8625
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Jan 29 2019 19:12:59 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5155157 EDI: ARSN.COM Jan 30 2019 00:03:00 ARS NATIONAL SERVICES, PO BOX 469046,
ESCONDIDO, CA 92046-9046
5155158 +EDI: BANKAMER.COM Jan 30 2019 00:03:00 BANK OF AMERICA, 7105 CORPORATE DRIVE, PTX B-209,
PLANO, TX 75024-4100
5155160 EDI: CAPITALONE.COM Jan 30 2019 00:03:00 CAPITAL ONE, PO BOX 30285,
SALT LAKE CITY, UT 84130-0285
5155161 EDI: WFNNB.COM Jan 30 2019 00:03:00 COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125,
COLUMBUS, OH 43218-2125
5155163 +EDI: RCSFNBMARIN.COM Jan 30 2019 00:03:00 CREDIT ONE BANK, PO BOX 98873,
LAS VEGAS, NV 89193-8873
5155164 +E-mail/Text: kthompson@crownsasset.com Jan 29 2019 19:13:00 CROWN ASSET MANAGEMENT,
3100 BRECKENRIDGE BLVD, STE 725, DULUTH, GA 30096-7605
5155165 +EDI: HFC.COM Jan 30 2019 00:03:00 HOUSEHOLD BANK, ATTN BANKRUPTCY DEPT, PO BOX 5213,
CAROL STREAM, IL 60197-5213
5155167 EDI: CBSKOHL.S.COM Jan 30 2019 00:03:00 KOHLS/CAPITAL ONE, PO BOX 3115,
MILWAUKEE, WI 53201-3115
5155171 EDI: RMSC.COM Jan 30 2019 00:03:00 SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965061,
ORLANDO, FL 32896-5061
5155173 +EDI: VERIZONCOMB.COM Jan 30 2019 00:03:00 VERIZON WIRELESS BANKRUPTCY ADMN,
500 TECHNOLOGY DRIVE, SUITE 550, WELDON SPRING, MO 63304-2225
5155174 +EDI: BLUESTEM Jan 30 2019 00:03:00 WEBBANK/FINGERHUT, 6250 RIDGEWOOD ROAD,
SAINT CLOUD, MN 56303-0820

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5155162 ##+COMMERCIAL ACCEPTANCE CORP, 2 W MAIN STREET, SHIREMANSTOWN, PA 17011-6326

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com

United States Trustee ustpreion03.ha.ecf@usdoj.gov

Vincent Rubino on behalf of Debtor 1 Karina Lee Matos

lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com

TOTAL: 3

Information to identify the case:

Debtor 1 **Karina Lee Matos**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:19-bk-00344-RNO**

Social Security number or ITIN **xxx-xx-7438**

EIN **52-1953953**

Social Security number or ITIN _____

EIN ____-____-____

Date case filed for chapter **13 January 28, 2019**

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Karina Lee Matos	
2. All other names used in the last 8 years	aka Karina Matos, aka Karina L. Matos, aka Karina Arce, aka Karina L. Arce, aka Karina Lee Arce, dba Chocolate Creations	
3. Address	PO Box 402 Effort, PA 18330-0402	
4. Debtor's attorney Name and address	Vincent Rubino Newman Williams Mishkin Corveleyn et al 712 Monroe Street PO Box 511 Stroudsburg, PA 18360-0511	Contact phone 570 421-9090 Email: VRubino@newmanwilliams.com
5. Bankruptcy trustee Name and address	Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717 566-6097 Email: dehartstaff@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: January 29, 2019

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 4, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Best Western Genetti's, 77 East Market Street, Wilkes-Barre, PA 18701
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: May 3, 2019 Filing deadline: April 8, 2019 Filing deadline: July 27, 2019
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	